

VIRGINIA E FORTUNATO LLC
ONE KINDERKAMACK ROAD
HACKENSACK, NJ 07601

Re: FRANCES A. EARDLY
551 SAINT PAUL AVENUE
CLIFFSIDE PARK, NJ 07010

Atty: VIRGINIA E FORTUNATO LLC
ONE KINDERKAMACK ROAD
HACKENSACK, NJ 07601

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2024
Chapter 13 Case # 20-23942**

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$40,669.00

RECEIPTS AS OF 01/01/2024

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
01/19/2021	\$532.00	26270818110	02/01/2021	\$532.00	7418510000
02/10/2021	\$65.00	7445752000	03/01/2021	\$597.00	7484987000
04/01/2021	\$597.00	7568382000	05/03/2021	\$597.00	7637996000
06/02/2021	\$597.00	7703439000	07/01/2021	\$688.00	7778804000
08/02/2021	\$688.00	7848580000	09/01/2021	\$688.00	7916794000
10/01/2021	\$688.00	7982307000	11/01/2021	\$688.00	8049761000
12/01/2021	\$688.00	8116708000	01/03/2022	\$688.00	8182014000
02/01/2022	\$688.00	8246910000	03/01/2022	\$688.00	8307220000
04/01/2022	\$688.00	8374213000	05/02/2022	\$688.00	8437531000
06/01/2022	\$688.00	8499344000	07/01/2022	\$688.00	8561442000
08/01/2022	\$688.00	8622677000	09/01/2022	\$688.00	8680657000
10/03/2022	\$688.00	8741338000	11/01/2022	\$688.00	8799256000
12/01/2022	\$688.00	8856548000	01/03/2023	\$688.00	8910957000
02/01/2023	\$688.00	8971538000	03/01/2023	\$688.00	9027144000
04/03/2023	\$688.00	9088120000	05/01/2023	\$688.00	9136900000
06/01/2023	\$688.00	9197595000	07/03/2023	\$688.00	9251794000
08/02/2023	\$688.00	9305523000	09/01/2023	\$688.00	9356606000
10/02/2023	\$688.00	9409656000	11/02/2023	\$688.00	9463915000
12/01/2023	\$688.00	9510227000			
Total Receipts: \$24,157.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$24,157.00					

LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2024

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
BANK OF AMERICA	02/14/2022	\$69.88	885,809	03/14/2022	\$71.67	887,520
	04/18/2022	\$72.81	889,221	05/16/2022	\$72.81	890,932
	06/20/2022	\$72.81	892,618	07/18/2022	\$72.81	894,348
	08/15/2022	\$72.80	895,916	09/19/2022	\$72.81	897,514

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
	10/17/2022	\$72.79	899,189		11/14/2022	\$71.30	900,765
	12/12/2022	\$71.29	902,317		01/09/2023	\$71.30	903,807
	02/13/2023	\$71.31	905,330		03/13/2023	\$71.30	906,948
	04/17/2023	\$71.29	908,529		05/15/2023	\$71.29	910,154
	06/12/2023	\$70.55	911,619		07/17/2023	\$70.54	913,135
	08/14/2023	\$70.55	914,652		09/18/2023	\$70.55	916,149
	10/16/2023	\$70.53	917,640		11/13/2023	\$69.41	919,074
	12/11/2023	\$69.40	920,497				
CAVALRY SPV I LLC							
	02/14/2022	\$74.45	885,885		02/14/2022	\$56.79	885,885
	03/14/2022	\$76.36	887,593		03/14/2022	\$58.25	887,593
	04/18/2022	\$59.17	889,301		04/18/2022	\$77.57	889,301
	05/16/2022	\$77.57	891,003		05/16/2022	\$59.17	891,003
	06/20/2022	\$59.17	892,692		06/20/2022	\$77.57	892,692
	07/18/2022	\$59.17	894,412		07/18/2022	\$77.57	894,412
	08/15/2022	\$77.51	895,988		08/15/2022	\$59.19	895,988
	09/19/2022	\$59.14	897,586		09/19/2022	\$77.61	897,586
	10/17/2022	\$59.22	899,251		10/17/2022	\$77.54	899,251
	11/14/2022	\$75.97	900,826		11/14/2022	\$57.92	900,826
	12/12/2022	\$75.95	902,382		12/12/2022	\$57.94	902,382
	01/09/2023	\$57.95	903,864		01/09/2023	\$75.96	903,864
	02/13/2023	\$75.97	905,396		02/13/2023	\$57.94	905,396
	03/13/2023	\$57.95	907,011		03/13/2023	\$75.96	907,011
	04/17/2023	\$75.95	908,597		04/17/2023	\$57.95	908,597
	05/15/2023	\$57.94	910,212		05/15/2023	\$75.95	910,212
	06/12/2023	\$57.33	911,677		06/12/2023	\$75.16	911,677
	07/17/2023	\$75.15	913,198		07/17/2023	\$57.33	913,198
	08/14/2023	\$57.34	914,716		08/14/2023	\$75.17	914,716
	09/18/2023	\$57.33	916,210		09/18/2023	\$75.11	916,210
	10/16/2023	\$75.21	917,693		10/16/2023	\$57.32	917,693
	11/13/2023	\$56.41	919,135		11/13/2023	\$73.95	919,135
	12/11/2023	\$56.44	920,552		12/11/2023	\$73.93	920,552
HOP ENERGY LLC							
	02/14/2022	\$26.68	885,253		03/14/2022	\$27.37	886,994
	04/18/2022	\$27.80	888,648		05/16/2022	\$27.80	890,423
	06/20/2022	\$27.80	892,073		07/18/2022	\$27.80	893,842
	08/15/2022	\$27.80	895,421		09/19/2022	\$27.78	896,986
	10/17/2022	\$27.82	898,689		11/14/2022	\$27.21	900,266
	12/12/2022	\$27.22	901,851		01/09/2023	\$27.22	903,347
	02/13/2023	\$27.23	904,847		03/13/2023	\$27.22	906,475
	04/17/2023	\$27.24	908,028		05/15/2023	\$27.22	909,704
	06/12/2023	\$26.93	911,157		07/17/2023	\$26.93	912,677
	08/14/2023	\$26.94	914,206		09/18/2023	\$26.94	915,690
	10/16/2023	\$26.93	917,211		11/13/2023	\$26.50	918,638
	12/11/2023	\$26.50	920,072				
JEFFERSON CAPITAL SYSTEMS LLC							
	03/14/2022	\$9.12	8,002,740		05/16/2022	\$9.38	8,002,838
	07/18/2022	\$9.38	8,002,949		09/19/2022	\$9.39	8,003,047
	11/14/2022	\$9.28	8,003,147		01/09/2023	\$9.19	8,003,256
	03/13/2023	\$9.18	8,003,366		05/15/2023	\$9.20	8,003,477
	07/17/2023	\$9.09	8,003,583		09/18/2023	\$9.09	8,003,693
	11/13/2023	\$9.01	8,003,809				

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
KOHL'S PERITUS PORTFOLIO SERVICES II, LLC							
	02/14/2022	\$21.10	886,136		03/14/2022	\$21.64	887,839
	04/18/2022	\$21.98	889,575		05/16/2022	\$21.98	891,258
	06/20/2022	\$21.98	892,961		07/18/2022	\$21.98	894,643
	08/15/2022	\$21.97	896,230		09/19/2022	\$21.99	897,840
	10/17/2022	\$21.97	899,491		11/14/2022	\$21.53	901,063
	12/12/2022	\$21.52	902,607		01/09/2023	\$21.53	904,108
	02/13/2023	\$21.52	905,648		03/13/2023	\$21.53	907,252
	04/17/2023	\$21.52	908,865		05/15/2023	\$21.54	910,450
	06/12/2023	\$21.29	911,929		07/17/2023	\$21.30	913,450
	08/14/2023	\$21.29	914,966		09/18/2023	\$21.30	916,464
	10/16/2023	\$21.29	917,933		11/13/2023	\$20.96	919,382
	12/11/2023	\$20.95	920,780				

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
PRA RECEIVABLES MANAGEMENT LLC							
	02/14/2022	\$88.83	8,002,683		02/14/2022	\$35.71	8,002,683
	02/14/2022	\$13.52	8,002,683		02/14/2022	\$90.17	8,002,683
	02/14/2022	\$24.07	8,002,683		03/14/2022	\$91.12	8,002,741
	03/14/2022	\$36.63	8,002,741		03/14/2022	\$13.87	8,002,741
	03/14/2022	\$24.68	8,002,741		03/14/2022	\$92.48	8,002,741
	04/18/2022	\$93.94	8,002,785		04/18/2022	\$92.56	8,002,785
	04/18/2022	\$37.21	8,002,785		04/18/2022	\$14.09	8,002,785
	04/18/2022	\$25.07	8,002,785		05/16/2022	\$92.56	8,002,843
	05/16/2022	\$37.21	8,002,843		05/16/2022	\$14.09	8,002,843
	05/16/2022	\$25.07	8,002,843		05/16/2022	\$93.95	8,002,843
	06/20/2022	\$93.94	8,002,892		06/20/2022	\$92.56	8,002,892
	06/20/2022	\$37.21	8,002,892		06/20/2022	\$14.09	8,002,892
	06/20/2022	\$25.07	8,002,892		07/18/2022	\$93.94	8,002,950
	07/18/2022	\$92.56	8,002,950		07/18/2022	\$37.21	8,002,950
	07/18/2022	\$14.09	8,002,950		07/18/2022	\$25.07	8,002,950
	08/15/2022	\$92.55	8,002,997		08/15/2022	\$37.18	8,002,997
	08/15/2022	\$14.10	8,002,997		08/15/2022	\$25.09	8,002,997
	08/15/2022	\$93.96	8,002,997		09/19/2022	\$93.95	8,003,048
	09/19/2022	\$92.55	8,003,048		09/19/2022	\$37.24	8,003,048
	09/19/2022	\$14.08	8,003,048		09/19/2022	\$25.07	8,003,048
	10/17/2022	\$93.92	8,003,103		10/17/2022	\$92.53	8,003,103
	10/17/2022	\$37.20	8,003,103		10/17/2022	\$14.10	8,003,103
	10/17/2022	\$25.09	8,003,103		11/14/2022	\$90.67	8,003,148
	11/14/2022	\$36.42	8,003,148		11/14/2022	\$13.79	8,003,148
	11/14/2022	\$24.54	8,003,148		11/14/2022	\$92.01	8,003,148
	12/12/2022	\$90.63	8,003,201		12/12/2022	\$36.45	8,003,201
	12/12/2022	\$13.81	8,003,201		12/12/2022	\$24.55	8,003,201
	12/12/2022	\$91.99	8,003,201		01/09/2023	\$92.00	8,003,257
	01/09/2023	\$90.64	8,003,257		01/09/2023	\$36.44	8,003,257
	01/09/2023	\$13.80	8,003,257		01/09/2023	\$24.55	8,003,257
	02/13/2023	\$90.63	8,003,309		02/13/2023	\$36.43	8,003,309
	02/13/2023	\$13.78	8,003,309		02/13/2023	\$24.56	8,003,309
	02/13/2023	\$92.00	8,003,309		03/13/2023	\$92.00	8,003,367
	03/13/2023	\$90.64	8,003,367		03/13/2023	\$36.44	8,003,367
	03/13/2023	\$13.80	8,003,367		03/13/2023	\$24.55	8,003,367
	04/17/2023	\$90.64	8,003,414		04/17/2023	\$36.43	8,003,414
	04/17/2023	\$13.81	8,003,414		04/17/2023	\$24.56	8,003,414
	04/17/2023	\$92.00	8,003,414		05/15/2023	\$91.98	8,003,472
	05/15/2023	\$90.62	8,003,472		05/15/2023	\$36.43	8,003,472
	05/15/2023	\$13.80	8,003,472		05/15/2023	\$24.55	8,003,472
	06/12/2023	\$91.03	8,003,529		06/12/2023	\$89.69	8,003,529
	06/12/2023	\$36.06	8,003,529		06/12/2023	\$13.65	8,003,529
	06/12/2023	\$24.30	8,003,529		07/17/2023	\$89.68	8,003,582
	07/17/2023	\$36.05	8,003,582		07/17/2023	\$13.65	8,003,582
	07/17/2023	\$24.29	8,003,582		07/17/2023	\$91.02	8,003,582
	08/14/2023	\$91.03	8,003,637		08/14/2023	\$89.68	8,003,637
	08/14/2023	\$36.06	8,003,637		08/14/2023	\$13.65	8,003,637
	08/14/2023	\$24.29	8,003,637		09/18/2023	\$91.03	8,003,690
	09/18/2023	\$89.69	8,003,690		09/18/2023	\$36.03	8,003,690
	09/18/2023	\$13.65	8,003,690		09/18/2023	\$24.30	8,003,690
	10/16/2023	\$89.66	8,003,749		10/16/2023	\$36.07	8,003,749
	10/16/2023	\$13.65	8,003,749		10/16/2023	\$24.29	8,003,749
	10/16/2023	\$91.00	8,003,749		11/13/2023	\$89.56	8,003,806
	11/13/2023	\$88.24	8,003,806		11/13/2023	\$35.47	8,003,806
	11/13/2023	\$13.43	8,003,806		11/13/2023	\$23.90	8,003,806
	12/11/2023	\$89.60	8,003,859		12/11/2023	\$23.92	8,003,859
	12/11/2023	\$13.44	8,003,859		12/11/2023	\$35.46	8,003,859
	12/11/2023	\$88.22	8,003,859				

Claimant Name	Date	Amount	Check #		Date	Amount	Check #
QUANTUM3 GROUP LLC	02/14/2022	\$19.82	885,693		03/14/2022	\$20.33	887,405
	04/18/2022	\$20.65	889,084		05/16/2022	\$20.65	890,810
	06/20/2022	\$20.65	892,475		07/18/2022	\$20.65	894,214
	08/15/2022	\$20.67	895,775		09/19/2022	\$20.64	897,371
	10/17/2022	\$20.67	899,036		11/14/2022	\$20.21	900,609
	12/12/2022	\$20.22	902,177		01/09/2023	\$20.22	903,663
	02/13/2023	\$20.23	905,169		03/13/2023	\$20.22	906,788
	04/17/2023	\$20.23	8,003,428		05/15/2023	\$20.22	8,003,479
	06/12/2023	\$20.02	8,003,537		07/17/2023	\$20.01	8,003,594
	08/14/2023	\$19.99	8,003,649		09/18/2023	\$20.03	8,003,703
	10/16/2023	\$20.01	8,003,772		11/13/2023	\$19.69	8,003,817
	12/11/2023	\$19.68	8,003,869				
	QUICKEN LOANS INC	08/16/2021	\$542.24	876,194		09/20/2021	\$646.72
10/18/2021		\$646.72	879,699		11/17/2021	\$653.60	881,399
12/13/2021		\$653.60	883,032		01/10/2022	\$653.60	884,679
02/14/2022		\$16.38	886,400				
TD BANK NA	02/14/2022	\$66.91	885,701		03/14/2022	\$68.63	887,412
	04/18/2022	\$69.71	889,092		05/16/2022	\$69.72	890,815
	06/20/2022	\$69.71	892,482		07/18/2022	\$69.71	894,221
	08/15/2022	\$69.72	895,781		09/19/2022	\$69.72	897,377
	10/17/2022	\$69.70	899,042		11/14/2022	\$68.29	900,614
	12/12/2022	\$68.27	902,181		01/09/2023	\$68.27	903,667
	02/13/2023	\$68.27	905,174		03/13/2023	\$68.27	906,792
	04/17/2023	\$68.23	908,355		05/15/2023	\$68.32	909,983
	06/12/2023	\$67.53	911,438		07/17/2023	\$67.55	912,952
	08/14/2023	\$67.55	914,466		09/18/2023	\$67.51	915,957
	10/16/2023	\$67.59	917,461		11/13/2023	\$66.46	918,882
	12/11/2023	\$66.45	920,308				
	VERIZON BY AMERICAN INFOSOURCE AS AGENT	05/16/2022	\$6.28	890,677		09/19/2022	\$6.38
01/09/2023		\$6.27	903,549		05/15/2023	\$6.25	909,876
09/18/2023		\$6.17	915,865				
VISIONS FCU	02/14/2022	\$34.97	886,844		02/14/2022	\$8.29	886,844
	03/14/2022	\$35.87	888,509		03/14/2022	\$8.51	888,509
	04/18/2022	\$8.64	890,289		04/18/2022	\$36.43	890,289
	05/16/2022	\$36.44	891,918		05/16/2022	\$8.64	891,918
	06/20/2022	\$8.64	893,679		06/20/2022	\$36.43	893,679
	07/18/2022	\$8.64	895,299		07/18/2022	\$36.43	895,299
	08/15/2022	\$36.45	896,843		08/15/2022	\$8.64	896,843
	09/19/2022	\$8.65	898,532		09/19/2022	\$36.41	898,532
	10/17/2022	\$8.64	900,131		10/17/2022	\$36.46	900,131
	11/14/2022	\$35.66	901,703		11/14/2022	\$8.46	901,703
	12/12/2022	\$35.70	903,225		12/12/2022	\$8.46	903,225
	01/09/2023	\$8.46	904,718		01/09/2023	\$35.68	904,718
	02/13/2023	\$35.67	906,312		02/13/2023	\$8.46	906,312
	03/13/2023	\$8.46	907,878		03/13/2023	\$35.68	907,878
	04/17/2023	\$35.69	909,543		04/17/2023	\$8.47	909,543
	05/15/2023	\$8.46	911,029		05/15/2023	\$35.67	911,029
	06/12/2023	\$8.37	912,544		06/12/2023	\$35.30	912,544
	07/17/2023	\$35.30	914,068		07/17/2023	\$8.37	914,068
	08/14/2023	\$8.37	915,535		08/14/2023	\$35.31	915,535
	09/18/2023	\$8.38	917,067		09/18/2023	\$35.30	917,067
	10/16/2023	\$35.29	918,500		10/16/2023	\$8.37	918,500
	11/13/2023	\$8.24	919,944		11/13/2023	\$34.74	919,944
	12/11/2023	\$8.24	921,345		12/11/2023	\$34.75	921,345

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CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			1,418.91	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	3,375.60	100.00%	3,375.60	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	ALLY FINANCIAL	UNSECURED	0.00	*	0.00	
0002	AMEX	UNSECURED	0.00	*	0.00	
0005	BANK OF AMERICA	UNSECURED	8,425.86	*	1,711.23	
0007	BARCLAYS BANK DELAWARE	UNSECURED	0.00	*	0.00	
0009	CAVALRY SPV I LLC	UNSECURED	8,976.63	*	1,823.10	
0010	CITIBANK, NA	UNSECURED	0.00	*	0.00	
0011	COMENITY BANK/LANE BRYANT	UNSECURED	0.00	*	0.00	
0012	DEPARTMENT STORE NATIONAL BANK/M	UNSECURED	0.00	*	0.00	
0013	DISCOVER FINANCIAL	UNSECURED	0.00	*	0.00	
0016	HOP ENERGY LLC	UNSECURED	3,217.21	*	653.40	
0018	KOHL'S PERITUS PORTFOLIO SERVICES I	UNSECURED	2,543.77	*	516.62	
0019	LOANCARE LLC	MORTGAGE ARRI	0.00	100.00%	0.00	
0020	MIDLAND CREDIT MANAGMENT, INC.	UNSECURED	0.00	*	0.00	
0022	PARAGONFCU	UNSECURED	0.00	*	0.00	
0023	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	10,711.45	*	2,175.42	
0024	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	4,306.04	*	874.52	
0025	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,630.65	*	331.18	
0027	QUICKEN LOANS INC	MORTGAGE ARRI	3,812.86	100.00%	3,812.86	
0028	RAYMOUR & FLANIGAN	UNSECURED	0.00	*	0.00	
0029	SYNCB/NAUTILUS	UNSECURED	0.00	*	0.00	
0030	SYNCB/TOYS R US	UNSECURED	0.00	*	0.00	
0031	SYNCHRONY BANK/ JC PENNEYS	UNSECURED	0.00	*	0.00	
0032	SYNCHRONY BANK/ OLD NAVY	UNSECURED	0.00	*	0.00	
0033	SYNCHRONY BANK/PC RICHARD	UNSECURED	0.00	*	0.00	
0035	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	2,901.76	*	589.32	
0036	TD BANK NA	UNSECURED	8,068.03	*	1,638.57	
0038	TARGET	UNSECURED	0.00	*	0.00	
0041	US DEPARTMENT OF HUD	MORTGAGE ARRI	0.00	100.00%	0.00	
0042	VISIONS FCU	UNSECURED	4,216.60	*	856.35	
0044	WELLS FARGO JEWELRY ADVANTAGE	UNSECURED	0.00	*	0.00	
0046	CAVALRY SPV I LLC	UNSECURED	6,847.90	*	1,390.74	
0047	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	10,872.14	*	2,208.02	
0048	SYNCHRONY BANK/SELECT COMFORT	UNSECURED	0.00	*	0.00	
0049	VISIONS FCU	UNSECURED	1,000.00	*	203.09	
0050	QUANTUM3 GROUP LLC	UNSECURED	2,390.04	*	485.40	
0051	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	542.91	*	110.26	
0052	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	184.41	*	37.45	

Total Paid: \$24,212.04

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 12, 2024.

Receipts: \$24,157.00 - Paid to Claims: \$19,417.53 - Admin Costs Paid: \$4,794.51 = Funds on Hand: \$632.96

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.